

BANK OF KENTUCKY FINANCIAL CORPORATION, THE

	CPP Disbursement Date 02/13/2009	RSSD (Holding Company) 2291624	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,693	\$1,744	3.0%		
Loans	\$1,139	\$1,140	0.1%		
Construction & development	\$108	\$105	-2.6%		
Closed-end 1-4 family residential	\$150	\$144	-4.0%		
Home equity	\$94	\$95	0.9%		
Credit card	\$6	\$6	7.5%		
Other consumer	\$11	\$5	-58.3%		
Commercial & Industrial	\$220	\$193	-12.3%		
Commercial real estate	\$482	\$515	6.7%		
Unused commitments	\$294	\$322	9.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$99	\$152	53.1%		
Asset-backed securities	\$0	\$0			
Other securities	\$194	\$219	13.3%		
Cash & balances due	\$45	\$62	38.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$53	\$54	3.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$59	\$52	-12.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,516	\$1,570	3.5%		
Deposits	\$1,452	\$1,499	3.3%		
Total other borrowings	\$34	\$39	17.4%		
FHLB advances	\$10	\$10	0.0%		
Equity					
Equity capital at quarter end	\$177	\$174	-1.9%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$9	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.2%	8.4%	--		
Tier 1 risk based capital ratio	10.9%	10.2%	--		
Total risk based capital ratio	13.6%	12.9%	--		
Return on equity ¹	9.0%	11.2%	--		
Return on assets ¹	1.0%	1.2%	--		
Net interest margin ¹	3.7%	3.7%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	83.5%	115.2%	--		
Loss provision to net charge-offs (qtr)	108.0%	118.8%	--		
Net charge-offs to average loans and leases ¹	1.0%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	5.0%	1.8%	1.4%	0.1%	--
Closed-end 1-4 family residential	2.6%	3.1%	0.1%	0.1%	--
Home equity	0.8%	1.0%	0.1%	0.1%	--
Credit card	1.4%	0.5%	0.5%	0.3%	--
Other consumer	0.5%	12.7%	1.5%	1.1%	--
Commercial & Industrial	2.2%	0.6%	0.1%	0.2%	--
Commercial real estate	1.3%	1.2%	0.1%	0.2%	--
Total loans	1.9%	1.4%	0.3%	0.2%	--